

embarked upon the enactment of Social Insurance laws in the shape of Industrial Accident Insurance, which it has not yet had sufficient opportunity to learn the efficacy and even the full use thereof (witness the pending act before the Legislature which changes some features and readjusts the whole working of that law); be it

Resolved, By the Medical Society of the State of California, that such Health Insurance will quite possibly one day become highly desirable, and that for the present it is best to withhold legislation until such time as experience has proved the worth of Social Insurance as we now have it, and the social affairs of our country have become again normal.

A Supplementary Report and discussion of State Compensation Bill No. 818 was made by Geo. E. Tucker, followed by a discussion by F. F. Gundrum and Ferdinand Stabel.

The meeting was adjourned to 8 o'clock p. m. Wednesday.

Second Session.

CORONADO, April 18th, 8 p. m., 1917.

The meeting was called to order with Geo. H. Kress in the chair.

Roll Call:

Upon calling the roll there were eighty-seven (87) Delegates present.

Election of Officers:

President:

J. Henry Barbat, San Francisco, was nominated by O. D. Hamlin, seconded by A. B. Grosse. There being no other nominees, on motion, duly seconded, the nominations were closed, and Secretary instructed to cast the ballot. J. Henry Barbat was duly elected.

There was no contest in the election of any of the following officers, and in each case the motion prevailed unanimously. The nominations were closed and the Secretary ordered to cast the ballot, with the exception of the election of the Secretary, in which case the President cast the ballot:

First Vice-President:

W. W. Richardson, Los Angeles.

Second Vice-President:

Morton R. Gibbons, San Francisco.

Secretary:

Saxton Pope, San Francisco.

Councillors:

Fifth District: P. T. Phillips, Santa Cruz.

Seventh District: E. N. Ewer, Oakland.

Ninth District: A. W. Hoisholt, Napa.

At Large: René Bine, San Francisco.

Three New Councillors at Large:

Geo. H. Kress, Los Angeles.

Jno. C. Yates, San Diego.

Gayle G. Moseley, Redlands.

Committee on Scientific Program:

Walter V. Brem, Los Angeles.

Committee on Public Policy:

W. R. Molony, Los Angeles.

Walter B. Coffey, San Francisco.

Committee on Arrangements:

Three to be appointed by the Council.

Committee on Public Health:

Geo. E. Ebright, San Francisco.

J. L. Pomeroy, Monrovia.

W. W. Roblee, Riverside.

W. H. Irwin, Oakland.

A. B. Cooke, Los Angeles.

Delegates to the A. M. A.:

A. B. Spalding, San Francisco.

H. P. Newman, San Diego.

Alternates to the A. M. A.:

Edward Clarence Moore, Los Angeles.

H. A. L. Ryfkogel, San Francisco.

Mary R. Butin, Madera.

A. H. Byars, San Diego.

REPORT OF THE CHAIRMAN OF THE COUNCIL.

Mr. President and Honorable Members of the House of Delegates:

Gentlemen:

The Medical Society year, of which this meeting is the closing epoch, has been one of unusual events. The loss of the Secretary and Editor, and two members of the legal staff, and the extra work involved in forming and adopting the necessary rules and regulations for the Defense and Indemnity funds, called for an unusual amount of work. Hence the number of meetings of the Council has exceeded that of any previous year.

The Council was established and began its work with all the functions of this great body undeveloped. We had the invaluable aid of our late Secretary in working out the various units: the Register, the Journal, the Information Bureau, the Defense Fund and the Indemnity Fund.

Having experienced the distinction of being chairman of the Council since the beginning—enjoyed the successes and fretted over temporary defeats and obstacles—I can at this time call your attention to the present status of our organization with a degree of pleasure.

The functions above mentioned are the fruits of the work of the Council.

The Official Register speaks for itself, and has been most valuable to the membership.

The Journal is also before you. It is a credit to this Society. The California State Journal of Medicine compares favorably with the best state journals. Here we must render tribute to our late Editor and Secretary, who was two years in the lead of the Journal of the American Medical Association in the fight against impure drugs, and quack exploitation of the same, as proprietary and patent cure-alls.

The Information Bureau: The files of this unit afford ready reference to the standing of members of this organization and of other medical men throughout the State.

The Defense Fund: The fourth unit in the list of functions handled by the Council has taken more time and required more attention than any other. Our Mr. Peart, chief of the Legal Department, has assisted the Council in establishing rules and regulations much more comprehensive than those at our command heretofore.

The Indemnity Fund: Available to the members that have contributed \$15.00 per annum for two years, completes the units. This provides insurance at lower rates than are offered by any insurance company. This fund is to be placed in the hands of a Board of Trustees, elected by the Council. When this is better understood by the membership, it is hoped it may grow to a much larger sum. Our Mr. Peart suggests \$50,000 or higher. He is present, and your Council would be pleased to have him allowed an opportunity to address the House of Delegates, more fully explaining the benefits of this fund, the rules adopted to safeguard it, and its management by the Board of Trustees.

The books have been examined and certified as correct.

A new improved system of bookkeeping has been established.

The funds on hand April 1, 1917, \$13,052.00. Of this amount \$5610.00 belongs to the Indemnity Fund. Actual amount \$7442.00.

At the last meeting of the Medical Society of the State of California, Dr. Sherman, in his presidential address, made certain suggestions that are of the utmost value to the future of the organization.

These in brief were that the Medical Society of the State of California should undertake the standardization and certification of the physicians of the State. And secondly, that the State So-

ciety should take up propaganda which would bring it closer to the layman.

Our Society has been second to none in its efforts to develop the best in medicine and it has been singularly successful with its plans to give the maximum practical benefits to its members. But this is not sufficient.

In order to make the Society mean the more to its members we must make it a matter of common knowledge among the laity that our State Society is constantly developing the kind of medicine that means the most for the future health of the public. We must also be able to say that no man whose morals and training do not conform to the ideals of the Society can join its ranks.

In order to put into practical action these idealistic conceptions of Dr. Sherman the Council makes the following suggestions:

That the present application blank used by County Societies be changed so as to indicate more definitely the qualifications for membership and the necessary standards and that the Council be instructed to prepare such blanks and furnish same to component Societies.

The Council further recommends that every member of the Society place on his stationery the designation "Member Medical Society, State of California."

For the purpose of rendering more effective the work of the Committee on "Public Policy and Legislation" and of co-ordinating the effective strength of the component Societies in all things relative to State medicine, an assistant to the Secretary be provided. Such person shall under his direction procure, prepare and keep on file all data germane to this subject so that same shall be readily accessible at all times, and shall, through the Secretary, furnish to any member of the Society such information as he may require in connection with State, county and municipal governments and organizations, public or private in relation to the medical profession.

In order to defray the increased expenses of the Society due to their wider activities it has been deemed necessary by the Council to increase the State Society dues to \$7 beginning with the year 1918.

(Signed) C. G. KENYON,
Chairman Council.

REPORT OF COMMITTEE ON COMPULSORY HEALTH INSURANCE.*

Mr. President and Fellow Members:

Compulsory Health Insurance is being opposed by the medical profession, by organized labor and by employers. This naturally leads one to ask: "Who is for it?" "Why all this agitation if nobody wants it?" The answer is: "Some of the profession, some labor groups and some employers really favor it, and in their study they are being assisted by some of the ablest students of sociology in the country, men interested in labor legislation from any standpoint, with an earnest desire that it be good legislation." It might, therefore, be of interest to summarize the arguments advanced for and against the health insurance bills that have been proposed in this country.

A. Compulsory Health Insurance Urged Because:

1. It will greatly reduce the cost of sickness.
2. It will be a certain means of preventing a large amount of sickness.
3. It will make the burden on each individual patient lighter.
4. It will make those responsible for sickness pay for it.
5. It will make for increased industrial efficiency.
6. It will provide cash benefits during illness, which at present is the most important factor in the causation of poverty.

* Read at the Forty-sixth Annual Meeting of the Medical Society of the State of California, San Diego, April 1917.

7. It will do systematically and intelligently what is done by the old methods irregularly and to a considerable degree blindly, with much duplication of effort and much waste of money.

8. It is the greatest social need, now that compensation for industrial accidents is established.

9. Voluntary insurance has embraced but a comparatively small part of the wage working population.

10. The health of the individual is a matter of public concern as a matter of national efficiency, and because of possible menace to others.

11. Illness being a cause of unemployment, there will be less unemployment.

12. It will raise the physical stamina of workmen, thus increasing productivity and earning power.

B. Compulsory Health Insurance Opposed Because:

1. It is merely palliative.
2. It is not a conservative measure in that saving would result.
3. It merely provides for an extension of the present modes of lodge and contract work.
4. It cannot remove or prevent poverty.
5. It will encourage the tendency to malingering.
6. It can not be enforced without the aid of police power, therefore cumbersome and expensive.
7. It does not provide for those who need it most, casual workers and the unemployed.
8. It will provide opportunity for a big political organization.
9. Its medical cost is problematical; its administrative cost, if up to average political standards, probably not economical.
10. It cannot be managed by incompetent and unintelligent politicians.
11. It would destroy the spirit of independence.
12. It would establish socialism, paternalism, create class distinction.
13. It would probably exclude all but so-called "regular" practitioners of medicine.
14. It would interfere with religious liberty, because it would force medical examination of, and compel medical treatment of Christian Scientists.
15. An individual has the right to be sick as much as he pleases, or to take as much patent medicines as he chooses to stuff into himself.
16. It permanently excludes derelicts and to some extent the dependents of derelicts, who so long as they exist must be objects of charity, preferably of private charity, the latter having a favorable influence upon the character of the rich.
17. The rich need health insurance as well as the poor.
18. The majority of employees are already insured in fraternal or other associations.
19. It is no more essential to the welfare of the community than would be compulsory insurance devised to provide food, clothing and housing.
20. It does not have any real effect upon unemployment.
21. It is needless as our health conditions are satisfactory.
22. It would discourage thrift.

C. Compulsory Health Insurance Favored by Labor Because:

1. Wage workers appreciate the advantages of insurance methods as demonstrated by the numerous types of insurance institutions which they have organized or in which they participate.
2. Fraternal, benefit societies, factory societies, trade unions, render services often inadequate in amount, deficient in quality.
3. It will secure for the sick wage earner and his family honest and competent medical service, as well as support for himself until able to resume his work.
4. It will give employers a powerful impetus toward better sanitation, shorter hours and greater consideration for their employees, if for no other reason than for their own self-protection.